

**Information to identify the case:**

|                                                       |                                  |                                |             |
|-------------------------------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                                              | <u>Rebecca U. Agbim</u>          | Social Security number or ITIN | xxx-xx-1007 |
|                                                       | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2                                              |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:                                          | 17-26841-ABA                     |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebecca U. Agbim

5/7/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rebecca U. Agbim  
Debtor

Case No. 17-26841-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 07, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                     |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).                                                                                       |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

| Recip ID  | Recipient Name and Address                                                                                                                                |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| db        | + Rebecca U. Agbim, 136 Willow Turn, Mount Laurel, NJ 08054-3143                                                                                          |
| cr        | + U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853    |
| 517019213 | Advocare Moorestown Pediatrics, PO Box 3001, Voorhees, NJ 08043-0598                                                                                      |
| 517165097 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284                                                                                           |
| 517019215 | + CAP1/L&T, PO Box 30253, Salt Lake City, UT 84130-0253                                                                                                   |
| 517019217 | + CBNA/ Wawa, PO Box 6497, Sioux Falls, SD 57117-6497                                                                                                     |
| 517223899 | + Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083                                                  |
| 517019221 | + Goodyear Tire/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497                                                                                             |
| 517019224 | Lab Corporation of America Holdings, PO Box 2240, Burlington, NC 27216-2240                                                                               |
| 517019225 | Larchmont Imaging Associates, LLC, PO Box 448, Hainesport, NJ 08036-0448                                                                                  |
| 517208434 | ++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75251-9741 |
| 517019228 | + Nationstar, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620                                                                                            |
| 517019229 | Physician Billing - PB Chop, PO Box 788017, Philadelphia, PA 19178-8017                                                                                   |
| 517078493 | + TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507                                                                                |
| 517100794 | + TD Bank, NA, Attn Richard Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835                                                |
| 517180281 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013                                                                                 |
| 517192369 | + U.S. Bank National Association, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO BOX 619094, Dallas, TX 75261-9094                                    |
| 517019238 | Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267                                                                                              |

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address                                                                                                           |
|-----------|---------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg       | Email/Text: usanj.njbankr@usdoj.gov               | May 07 2021 20:37:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534                                                  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov       | May 07 2021 20:37:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517019214 | EDI: BANKAMER.COM                                 | May 08 2021 00:18:00 | Bank of America, PO Box 982238, El Paso, TX 79998                                                                                    |
| 517019216 | + EDI: CAPITALONE.COM                             | May 08 2021 00:18:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285                                                                             |
| 517179503 | EDI: BL-BECKET.COM                                | May 08 2021 00:28:00 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                                                        |
| 517019218 | + EDI: CITICORP.COM                               | May 08 2021 00:18:00 | Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241                                                                         |
| 517019219 | + EDI: WFNNB.COM                                  | May 08 2021 00:28:00 | Comenity Capital Bank/Boscov, PO Box 182120, Columbus, OH 43218-2120                                                                 |
| 517019220 | + Email/PDF: creditonebknofications@resurgent.com | May 07 2021 21:55:12 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873                                                                              |

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|           |                                                      |                      |                                                                                                                                             |
|-----------|------------------------------------------------------|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| 517019227 | EDI: CITICORP.COM                                    | May 08 2021 00:18:00 | Macy's, PO Box 8218, Mason, OH 45040                                                                                                        |
| 517180956 | EDI: Q3G.COM                                         | May 08 2021 00:28:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657                                                |
| 517019222 | + EDI: IIC9.COM                                      | May 08 2021 00:28:00 | IC System Inc, PO Box 64378, Saint Paul, MN 55164-0378                                                                                      |
| 517019223 | + Email/Text: PBNCNotifications@peritussservices.com | May 07 2021 20:35:00 | Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115                                                                                         |
| 517162308 | Email/PDF: resurgentbknotifications@resurgent.com    | May 07 2021 21:55:19 | LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517107533 | EDI: PRA.COM                                         | May 08 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541                                                 |
| 517127301 | EDI: PRA.COM                                         | May 08 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541                                                |
| 517090262 | EDI: PRA.COM                                         | May 08 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o Wal-Mart, POB 41067, Norfolk VA 23541                                                               |
| 517019230 | + EDI: CITICORP.COM                                  | May 08 2021 00:18:00 | Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283                                                                                         |
| 517019231 | + EDI: RMSC.COM                                      | May 08 2021 00:18:00 | Synco/Amazon, PO Box 965015, Orlando, FL 32896-5015                                                                                         |
| 517019232 | + EDI: RMSC.COM                                      | May 08 2021 00:18:00 | Synco/Care Credit, 950 Forrer Blvd, Dayton, OH 45420-1469                                                                                   |
| 517160102 | + EDI: RMSC.COM                                      | May 08 2021 00:18:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021                                                    |
| 517020206 | + EDI: RMSC.COM                                      | May 08 2021 00:18:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                                |
| 517019233 | + EDI: RMSC.COM                                      | May 08 2021 00:18:00 | Synchrony Bank/ JC Penney, PO Box 965007, Orlando, FL 32896-5007                                                                            |
| 517019234 | + EDI: RMSC.COM                                      | May 08 2021 00:18:00 | Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024                                                                               |
| 517019235 | EDI: TDBANKNORTH.COM                                 | May 08 2021 00:28:00 | TD Bank NA, PO Box 84037, Columbus, GA 31908                                                                                                |
| 517019236 | + EDI: CITICORP.COM                                  | May 08 2021 00:18:00 | THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497                                                                                           |
| 517019237 | EDI: TFSR.COM                                        | May 08 2021 00:18:00 | Toyota Financial, 4 Gatehall Dr, Ste 350, Parsippany, NJ 07054                                                                              |
| TOTAL: 26 |                                                      |                      |                                                                                                                                             |

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address               |
|-----------|---------------|--------------------------------|
| 517019226 |               | Law Office of Robert Braverman |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

District/off: 0312-1

User: admin

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**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2021 at the address(es) listed below:**

| Name               | Email Address                                                                                                                                                                                                                                                         |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Denise E. Carlon   | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com                                                                                                                                                                   |
| Harold N. Kaplan   | on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com informationathnk@aol.com                                                                                                                                                                       |
| Isabel C. Balboa   | ecfmail@standingtrustee.com summarymail@standingtrustee.com                                                                                                                                                                                                           |
| Isabel C. Balboa   | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com                                                                                                                                                                     |
| Laura M. Egerman   | on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com                                                                                                                                                         |
| Rebecca Ann Solarz | on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com                                                                                                                                                                                          |
| Robert Braverman   | on behalf of Debtor Rebecca U. Agbim rbraverman@mcdowelllegal.com<br>tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com |
| Sindi Mncina       | on behalf of Creditor U.S. Bank National Association smncina@raslg.com                                                                                                                                                                                                |
| U.S. Trustee       | USTPRegion03.NE.ECF@usdoj.gov                                                                                                                                                                                                                                         |

TOTAL: 9